AMENDMENTS TO THE CLAIMS

This Listing of Claims will replace all prior versions, and listings, of claims in the application.

Listing of Claims:

1.-21. (Cancelled)

22.   (Withdrawn) A method for conducting electronic commerce, comprising the steps of:

supplying a transaction card to a first entity, wherein said first entity provides said transaction card to a consumer;

receiving data from said consumer through said first entity regarding an application for a transaction card;

conducting a credit analysis regarding said application; and

participating with said first entity in an offering of financial products.

23.   (Withdrawn) The method of claim 22 wherein said first entity is a mobile telephone service provider.

24.   (Withdrawn) The method of claim 22 wherein said transaction card is a smart card.

25.   (Withdrawn) The method of claim 22 wherein said financial products are single-branded.

26.   (Withdrawn) The method of claim 22 further comprising the step of:

providing data to said first entity for loading onto said transaction card.

27.   (Withdrawn) The method of claim 26 wherein said data comprises a first account associated with a first currency and a second account associated with a second currency.

28.   (Withdrawn) The method of claim 22 further comprising the step of:

activating an account for said consumer.

29.   (Withdrawn) The method of claim 28 further comprising the step of:

supplying a magnetic strip card in addition to a smart card.

30.   (Withdrawn) The method of claim 22 further comprising the step of:

supplying a second transaction card associated with an alternative payment brand.

31.-36. (Cancelled)

37. (Previously Presented) A system for electronic commerce comprising:

      a wireless communication device;

      a transaction card reader connected to said communication device;

      a transaction card;

      a first antenna for communication with the wireless communication device;

      a second antenna embedded within a body of the transaction card for communication with a receiving terminal;

            wherein the transaction card and the wireless communication device are provided together to a customer by a mobile telephone service provider during an application event;

            wherein the transaction card stores first data on bundled financial products under a single brand name that are accessed through a first proprietary network;

            wherein the transaction card exchanges second data with the wireless communication device;

            wherein the transaction card comprises third data of at least one payment brand for use in an open network; and

            wherein the transaction card is associated with a loyalty program for usage of the wireless communication device.

38. (Previously Presented) The system of claim 37 wherein the communication device provides Internet access.

39. (Previously Presented) The system of claim 37 wherein the transaction card is a smart card.

40. (Previously Presented) The system of claim 37 wherein the communication device is a mobile phone.

41. (Previously Presented) The system of claim 37 further comprising:

      an Internet browser displayed on a display the communication device.

42. (Previously Presented) The system of claim 37 wherein the receiving terminal is a vending machine.

43. (Previously Presented) The system of claim 37 wherein the receiving terminal is a point-of-sale terminal.

44. (Previously Presented) The system of claim 37 wherein the receiving terminal communicates with a payment center gateway to determine whether an account of the customer is sufficient to support a transaction associated with the receiving terminal.